



SCHEDULE 7 OVERRIDES TO AUTHORIZED PERSONNEL

Regional Manager Name: Gina Spearman

Region Location: Southeast Division

GFE/LE Application Effective Date: May 21, 2018

Purpose – This document is to be used in connection with the Schedule 1 – Regional Manager Agreement where New American Funding allows certain Authorized Personnel to receive an Override.

The below referenced are Authorized Personnel as indicated in section 1.4.C of Schedule 1 - Regional Manager Agreement. The details of the overrides to Authorized Personal are described in the payment details section below:

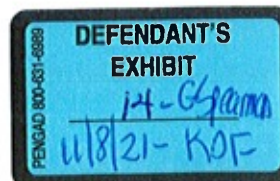
Effective Date	Authorized Person	Payment Details
TBD		Kelly and Gina Have requested to allocate 15 BPS Branch Manager Override to any Branch Managers in the Region. 10 BPS on Jumbo Production and House Accounts. Kelly and Gina will be responsible for notifying the accounting department the amount to be paid.
1/16/2017		Gina agrees to bonus <u>Redacted</u> the following amounts on the funded production of <u>Redacted</u> . Standard Loans: 30 BPS House Accounts: 20 BPS Gina is responsible for notifying the accounting department the amount to be paid per loan funded by <u>Redacted</u> .
05/01/2017	Redacted	Kelly and Gina have requested to allocate \$5.00 per funded loan in the Southeast Region. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month.
5/22/17		Kelly and Gina have requested to allocate 2 BPS to <u>Redacted</u> on total funded production. This excludes brokered loans, 2 nd , DAP's and Tier 3 or higher. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month.
06/01/2017		Kelly and Gina have requested to allocate 1 BPS total on the funded production of the Southeast Division to <u>Redacted</u> . Bonus will exclude Builder Loans, Broker and Tier4 –Tier 7 loans. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month. This bonus will be reduced from Kelly and Gina's guarantee unless they out earn their monthly guarantee.

Page 1 of 2

Employee Initials *GWS*
Revised 9/30/15

Employee's initial indicates that this page has been read and is understood in its entirety.

CONFIDENTIAL



NAF 0000536



Gina Spearman
 Wednesday, May 09, 2018
 Schedule 7 – Branch Manager
 Page 2 of 3

12/1/2017		Kelly and Gina have requested to allocate 12 BPS Branch Manager Override to [Redacted] on his direct reports. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month.
1/1/2018		Kelly and Gina have requested to allocate 10 BPS Branch Manager Override to [Redacted] on his direct reports. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month.
3/1/2018		Kelly and Gina have requested to allocate 2 BPS on the funded Builder Production of the Southeast region to [Redacted] [Redacted]. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month.
4/30/2018	Redacted	Kelly and Gina have agreed cover any shortfall of [Redacted] [Redacted] \$8,000 monthly guarantee for months 4 to month 6 of her guarantee period. Kelly and Gina's will notify accounting if their monthly overrides will be reduced by any amount that [Redacted] does not cover in commissions for these months.
5/21/2018		Kelly and Gina have requested to allocate <ul style="list-style-type: none"> • 4 BPS Regional Manager Override on funded production from current North Carolina, South Carolina, and Georgia branches; • 5 BPS Regional Manager Override on new hires Jason brings to North Carolina, South Carolina, and Georgia; and • 10 BPS Branch Manager Overridden on the funded production of the Augusta, GA branch
5/21/2018		Kelly and Gina have requested to allocate 10 BPS Branch Manager Override to Brandon on the funded production of the Augusta, GA branch

This Schedule 7 - Overrides to Authorized Personnel shall remain in effect unless it is both revoked in writing by the Branch Manager and it is provided to any and all affected Authorized Personnel prior the first day of the calendar month the change will go into effect. Any such modifications including but not limited to additions or subtractions from the list of Authorized Personnel and/or changes to the terms of the payments will not take effect until the following calendar month. Such changes must be submitted prior to 5:00 p.m. PST on the last business day of the calendar month prior to the effective date.

Employee Initials gws
 Schedule 7 - Regional Manager Agreement
 Revised 9/30/15

Page 2 of 3
 Employee's initial indicates that this page has been read and is understood in its entirety.



Gina Spearman
Wednesday, May 09, 2018
Schedule 7 – Branch Manager
Page 3 of 3

IN WITNESS WHEREOF, the undersigned have executed this Overrides to Authorized Personnel Schedule as of the date shown below:

gina spearman
gina.spearman@nafinc.com

Employee - Signature

May 15, 2018

Date

gina spearman

Employee – Print Name

Jan Preslo, EVP Retail Division

Date

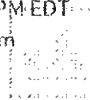
Christy Bunce, COO

Date

gina.spearman (gws)

E-signed 2018-05-15 09:31PM EDT

gina.spearman@nafinc.com



Adobe Sign Transaction Number: 0010H0CA0E8A24in-APA1mD6yx7701n0E1H0n0Up6JMS6

Employee Initials gws
Schedule 7 - Regional Manager Agreement
Revised 9/30/15

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Employee's initial indicates that this page has been read and is understood in its entirety.



SCHEDULE 7 OVERRIDES TO AUTHORIZED PERSONNEL

Regional Manager Name: Gina Spearman

Region Location: Southeast Division

GFE/LE Application Effective Date: August 13, 2018

Purpose – This document is to be used in connection with the Schedule 1 – Regional Manager Agreement where New American Funding allows certain Authorized Personnel to receive an Override.

The below referenced are Authorized Personnel as indicated in section 1.4.C of Schedule 1 - Regional Manager Agreement. The details of the overrides to Authorized Personnel are described in the payment details section below:

Effective Date	Authorized Person	Payment Details
TBD	Branch Managers	Kelly and Gina Have requested to allocate 15 BPS Branch Manager Override to any Branch Managers in the Region. 10 BPS on Jumbo Production and House Accounts. Kelly and Gina will be responsible for notifying the accounting department the amount to be paid.
1/16/2017	Redacted	Gina agrees to bonus Redacted the following amounts on the funded production of Redacted : Standard Loans: 30 BPS House Accounts: 20 BPS Gina is responsible for notifying the accounting department the amount to be paid per loan funded by Redacted .
05/01/2017		Kelly and Gina have requested to allocate \$5.00 per funded loan in the Southeast Region. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month.
5/22/17		Kelly and Gina have requested to allocate 2 BPS to Redacted on total funded production. This excludes brokered loans, 2 nd , DAP's and Tier 3 or higher. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month.
06/01/2017		Kelly and Gina have requested to allocate 1 BPS total on the funded production of the Southeast Division to Redacted . Bonus will exclude Builder Loans, Broker and Tier 4 – Tier 7 loans. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month. This bonus will be reduced from Kelly and Gina's guarantee unless they out earn their monthly guarantee.

Page 1 of 2

Employee Initials

GS

Revised 9/30/15

Employee's initial indicates that this page has been read and is understood in its entirety.



Gina Spearman
 Wednesday, May 16, 2018
 Schedule 7 – Branch Manager
 Page 2 of 3

12/1/2017		Kelly and Gina have requested to allocate 12 BPS Branch Manager Override to Oscar on his direct reports. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month.
1/1/2018		Kelly and Gina have requested to allocate 10 BPS Branch Manager Override to [Redacted] on his direct reports. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month.
3/1/2018		Kelly and Gina have requested to allocate 2 BPS on the funded Builder Production of the Southeast region to [Redacted]. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month.
4/30/2018		Kelly and Gina have agreed cover any shortfall of [Redacted] [Redacted] \$8,000 monthly guarantee for months 4 to month 6 of her guarantee period. Kelly and Gina's will notify accounting if their monthly overrides will be reduced by any amount that [Redacted] does not cover in commissions for these months.
5/21/2018	Redacted	Kelly and Gina have requested to allocate <ul style="list-style-type: none"> • 4 BPS Regional Manager Override on funded production from current North Carolina, South Carolina, and Georgia branches; • 5 BPS Regional Manager Override on new hires Jason brings to North Carolina, South Carolina, and Georgia; and • 10 BPS Branch Manager Overridden on the funded production of the Augusta, GA branch
5/21/2018		Kelly and Gina have requested to allocate 10 BPS Branch Manager Override to Brandon on the funded production of the Augusta, GA branch
5/29/2018		Kelly and Gina have requested to allocate 1 BP bonus to [Redacted] a. She will be paid on her area of production which is redman team and branches to be named within 30 days.
5/29/2018		Kelly and Gina have requested to allocate a \$5,000 monthly bonus guarantee for the first 3 months of employment, beginning July 10 th and ending September 10 th , 2018. This will be split 50/50 between Kelly and Gina.
8/13/2018	Branch Managers	Kelly and Gina Have requested to allocate 20 BPS Branch Manager Override on the Memphis, TN and Southhaven, MS branches. Kelly and Gina will be responsible for notifying the accounting department the amount to be paid.

This Schedule 7 - Overrides to Authorized Personnel shall remain in effect unless it is both revoked in writing by the Branch Manager and it is provided to any and all affected Authorized Personnel prior the first day of the calendar month the change will go into effect. Any such modifications including but not limited to additions or subtractions from the list of Authorized

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Employee Initials GWS
 Schedule 7 - Regional Manager Agreement
 Revised 9/30/15

Employee's initial indicates that this page has been read and is understood in its entirety.

NAF 0000541



SCHEDULE 7 OVERRIDES TO AUTHORIZED PERSONNEL

Regional Manager Name: Gina Spearman

Region Location: Southeast Division

GFE/LE Application Effective Date: August 20, 2018

Purpose – This document is to be used in connection with the Schedule 1 – Regional Manager Agreement where New American Funding allows certain Authorized Personnel to receive an Override.

The below referenced are Authorized Personnel as indicated in section 1.4.C of Schedule 1 - Regional Manager Agreement. The details of the overrides to Authorized Personal are described in the payment details section below:

Effective Date	Authorized Person	Payment Details
TBD	Branch Managers	Kelly and Gina Have requested to allocate 15 BPS Branch Manager Override to any Branch Managers in the Region. 10 BPS on Jumbo Production and House Accounts. Kelly and Gina will be responsible for notifying the accounting department the amount to be paid.
1/16/2017	Redacted	Gina agrees to bonus <u>Redacted</u> the following amounts on the funded production of <u>Redacted</u> . Standard Loans: 30 BPS House Accounts: 20 BPS Gina is responsible for notifying the accounting department the amount to be paid per loan funded by <u>Redacted</u> .
05/01/2017		Kelly and Gina have requested to allocate \$5.00 per funded loan in the Southeast Region. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month.
5/22/17		Kelly and Gina have requested to allocate 2 BPS to <u>Redacted</u> on total funded production. This excludes brokered loans, 2 nd , DAP's and Tier 3 or higher. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month.
06/01/2017		Kelly and Gina have requested to allocate 1 BPS total on the funded production of the Southeast Division to <u>Redacted</u> Bonus will exclude Builder Loans, Broker and Tier4 –Tier 7 loans. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month. This bonus will be reduced from Kelly and Gina's guarantee unless they out earn their monthly guarantee.

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Employee Initials JS

Revised 9/30/15

Employee's initial indicates that this page has been read and is understood in its entirety.

		Kelly and Gina have requested to allocate 10 BPS Branch Manager Override to [Redacted] on the funded production of the Southeast region to [Redacted]. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month.
3/1/2018		Kelly and Gina have requested to allocate 2 BPS on the funded Builder Production of the Southeast region to [Redacted]. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month.
4/30/2018		Kelly and Gina have agreed cover any shortfall of [Redacted] \$8,000 monthly guarantee for months 4 to month 6 of her guarantee period. Kelly and Gina's will notify accounting if their monthly overrides will be reduced by any amount that [Redacted] does not cover in commissions for these months.
5/21/2018	Redacted	Kelly and Gina have requested to allocate <ul style="list-style-type: none"> • 4 BPS Regional Manager Override on funded production from current North Carolina, South Carolina, and Georgia branches; • 5 BPS Regional Manager Override on new hires Jason brings to North Carolina, South Carolina, and Georgia; and • 10 BPS Branch Manager Overridden on the funded production of the Augusta, GA branch
5/21/2018		Kelly and Gina have requested to allocate 10 BPS Branch Manager Override to [Redacted] on the funded production of the Augusta, GA branch
5/29/2018		Kelly and Gina have requested to allocate 1 BP bonus to [Redacted]. She will be paid on her area of production which is redman team and branches to be named within 30 days.
5/29/2018		Kelly and Gina have requested to allocate a \$5,000 monthly bonus guarantee for the first 3 months of employment, beginning July 10 th and ending September 10 th , 2018. This will be split 50/50 between Kelly and Gina.
8/13/2018		Kelly and Gina Have requested to allocate 20 BPS Branch Manager Override on the Memphis, TN and Southaven, MS branches. Kelly and Gina will be responsible for notifying the accounting department the amount to be paid.
8/20/2018		Kelly and Gina Have requested to allocate 15 BPS Branch Manager Override and 25 BPS Area Manager Override to [Redacted] and [Redacted], who will split the Overrides. Kelly and Gina will be responsible for notifying the accounting department the amount to be paid.

BS

Page 2 of 3

Employee Initials BS
Schedule 7 - Regional Manager Agreement
Revised 9/30/15


Employee's initial indicates that this page has been read and is understood in its entirety.



Gina Spearman
 Wednesday, May 16, 2018
 Schedule 7 – Branch Manager
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This Schedule 7 - Overrides to Authorized Personnel shall remain in effect unless it is both revoked in writing by the Branch Manager and it is provided to any and all affected Authorized Personnel prior the first day of the calendar month the change will go into effect. Any such modifications including but not limited to additions or subtractions from the list of Authorized Personnel and/or changes to the terms of the payments will not take effect until the following calendar month. Such changes must be submitted prior to 5:00 p.m. PST on the last business day of the calendar month prior to the effective date.

IN WITNESS WHEREOF, the undersigned have executed this Overrides to Authorized Personnel Schedule as of the date shown below:


 Gina Spearman (Aug 7, 2018)
 Employee - Signature

Aug 7, 2018

Date

Gina Spearman
 Employee – Print Name

Jan Preslo, EVP Retail Division

Date

Christy Bunce, COO

Date

Gina Spearman (Gws)

E-signed 2018-08-07 05:24PM EDT

gina.spearman@nafinc.com



Adobe Sign Transaction Number: CEJCHBCAAEAAJccKODH5xUqDEWDF_KcD1VzA1yMez7M



Employee Initials Gws
 Schedule 7 - Regional Manager Agreement
 Revised 9/30/15

Employee's initial indicates that this page has been read and is understood in its entirety.

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SCHEDULE 7 OVERRIDES TO AUTHORIZED PERSONNEL

Regional Manager Name: Gina Spearman

Region Location: Southeast Division

GFE/LE Application Effective Date: April 1, 2019

Purpose – This document is to be used in connection with the Schedule 1 – Regional Manager Agreement where New American Funding allows certain Authorized Personnel to receive an Override.

The below referenced are Authorized Personnel as indicated in section 1.4.C of Schedule 1 - Regional Manager Agreement. The details of the overrides to Authorized Personal are described in the payment details section below:

Effective Date	Authorized Person	Payment Details
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06/01/2017	Redacted	Kelly and Gina have requested to allocate 1 BPS total on the funded production of the Southeast Division to Redacted . Bonus will exclude Builder Loans, Broker and Tier4 –Tier 7 loans. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month. This bonus will be reduced from Kelly and Gina's guarantee unless they out earn their monthly guarantee.
4/1/2019		Kelly and Gina have requested to allocate 15 BPS Branch Manager Override to Redacted on his direct reports. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month.
4/1/2019		Kelly and Gina have requested to allocate 15 BPS Branch Manager Override to Redacted on his direct reports. Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month.
3/1/2018		Kelly and Gina have requested to allocate 2 BPS on the funded Builder Production of the Southeast region to Redacted Redacted . Kelly and Gina will be responsible for notifying the accounting department of the amount to be paid each month.
4/30/2018		Kelly and Gina have agreed cover any shortfall of Redacted Redacted \$8,000 monthly guarantee for months 4 to month 6 of her guarantee period. Kelly and Gina's will notify accounting if their monthly overrides will be reduced by any amount that Redacted does not cover in commissions for these months.

Page 1 of 2

Employee Initials *GWS*
Revised 9/30/15

Employee's initial indicates that this page has been read and is understood in its entirety.



Gina Spearman
 Wednesday, May 16, 2018
 Schedule 7 – Branch Manager
 Page 2 of 3

5/21/2018		<p>Kelly and Gina have requested to allocate</p> <ul style="list-style-type: none"> • 4 BPS Regional Manager Override on funded production from current North Carolina, South Carolina, and Georgia branches; • 5 BPS Regional Manager Override on new hires Jason brings to North Carolina, South Carolina, and Georgia; and • 10 BPS Branch Manager Overridden on the funded production of the Augusta, GA branch
5/21/2018		Kelly and Gina have requested to allocate 10 BPS Branch Manager Override to [Redacted] on the funded production of the Augusta, GA branch
5/29/2018		Kelly and Gina have requested to allocate 1 BP bonus to [Redacted]. She will be paid on her area of production which is redman team and branches to be named within 30 days.
8/13/2018		Kelly and Gina Have requested to allocate 20 BPS Branch Manager Override on the Memphis, TN and Southaven, MS branches. Kelly and Gina will be responsible for notifying the accounting department the amount to be paid.
8/20/2018		Kelly and Gina Have requested to allocate 15 BPS Branch Manager Override and 25 BPS Area Manager Override to [Redacted] and [Redacted] who will split the Overrides. Kelly and Gina will be responsible for notifying the accounting department the amount to be paid.
11/26/2018		Kelly and Gina Have requested to allocate 15 BPS Branch Manager Override and 15 BPS Area Manager Override to [Redacted]. Kelly and Gina will be responsible for notifying the accounting department the amount to be paid.
12/10/2018		<p>Kelly and Gina have agreed to pay [Redacted] a \$40,000 signing bonus. Kelly and Gina's monthly bonus will be deducted as follows: \$13,333 on February 10, 2019, \$13,333 on March 10, 2019 and \$13,334 on April 10, 2019.</p> <p>Kelly and Gina have requested to allocate up to \$50,000 to [Redacted] annually for payment of his tax liability on his Principle Nation Life Insurance plan. Kelly and Gina will be responsible for payment within 30 days of receiving the official tax liability bill. This amount will be deducted upon receipt of the initial chosen plan along with each year thereafter.</p>
12/10/2018		Kelly and Gina have agreed to allocate [Redacted] a \$3,000 monthly bonus. This bonus will be automatically deducted from Kelly and Ginas monthly overrides.
12/10/2018		Kelly and Gina have agreed to allocate [Redacted] a \$4,000 guarantee for the first 3 months of employment. NAF will pay [Redacted] minimum wage then Kelly and Gina will split the difference each month to total the \$4,000 guarantee.

Redacted

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Employee Initials QWS
 Schedule 7 - Regional Manager Agreement
 Revised 9/30/15

Employee's initial indicates that this page has been read and is understood in its entirety.



Gina Spearman
Wednesday, May 16, 2018
Schedule 7 - Branch Manager
Page 3 of 3

This Schedule 7 - Overrides to Authorized Personnel shall remain in effect unless it is both revoked in writing by the Branch Manager and it is provided to any and all affected Authorized Personnel prior the first day of the calendar month the change will go into effect. Any such modifications including but not limited to additions or subtractions from the list of Authorized Personnel and/or changes to the terms of the payments will not take effect until the following calendar month. Such changes must be submitted prior to 5:00 p.m. PST on the last business day of the calendar month prior to the effective date.

IN WITNESS WHEREOF, the undersigned have executed this Overrides to Authorized Personnel Schedule as of the date shown below:

gina spearman
gina.spearman@nafinc.com
Employee - Signature

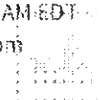
Apr 2, 2019
Date

gina spearman
Employee - Print Name

Human Resources Management

Date

gina spearman (gws)
E-signed 2019-04-02 08:33AM EDT
gina.spearman@nafinc.com



206b- Sign Transaction Number: CB3D8CAABAAc6Bz20w0thE1S-SubWFLv5E1PdU

Employee Initials GWS
Schedule 7 - Regional Manager Agreement
Revised 9/30/15

Page 3 of 3
Employee's initial indicates that this page has been read and is understood in its entirety.